

In re:  
Celeste Melissa Garcia  
Debtor

Case No. 25-12772-SY  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0973-6  
Date Rcvd: Apr 29, 2025

User: admin  
Form ID: 309I

Page 1 of 2  
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2025:

Recip ID	Recipient Name and Address
db	+ Celeste Melissa Garcia, 3636 Warren Vista Ave., Yucca Valley, CA 92284-8632
42450174	+ Chad Iorio, 66780 Yucca Drive, Desert Hot Springs, CA 92240-2634
42450192	+ Chad Iorio, 66591 Yucca Drive, Desert Hot Springs, CA 92240-2610
42450186	+ SYNCB/American Tire Company, P.O. Box 71715, Philadelphia, PA 19176-1715
42450189	+ TBOM/ATLS/ASPIRE, 18 W Sainte Marie St, Perryville, MT 63775-1434

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	^ MEBN	Apr 30 2025 02:33:16	Rod Danielson (TR), 3787 University Avenue, Riverside, CA 92501-3332
smg	EDI: EDD.COM	Apr 30 2025 06:19:00	Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Apr 30 2025 06:19:00	Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952
42450176	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 30 2025 02:36:12	AFFIRM INC, 650 California Street, 12th Floor, San Francisco, CA 94108-2716
42450179	+ EDI: CITICORP	Apr 30 2025 06:19:00	CBNA, P.O. Box 9001037, Louisville, KY 40290-1037
42450180	+ EDI: CITICORP	Apr 30 2025 06:19:00	CITICARDS CBNA, P.O. Box 9001037, Louisville , KY 40290-1037
42450178	+ EDI: CAPITALONE.COM	Apr 30 2025 06:19:00	Capital One, 1680 Capital One Drive, McLean , VA 22102-3407
42450190	+ Email/Text: dl-csgbankruptcy@charter.com	Apr 30 2025 02:32:00	Charter Communications, 400 Atlantic Street, Stamford, CT 06901-3512
42450181	+ EDI: AMINFOFP.COM	Apr 30 2025 06:19:00	First Premier Bank, P.O. Box 1348, Sioux Falls, SD 57101-1348
42450173	+ Email/Text: servicingmailhub@flagstar.com	Apr 30 2025 02:31:00	Flagstar, Flagstar Bank, P.O. Box 660263, Dallas, TX 75266-0263
42450183	+ EDI: JPMORGANCHASE	Apr 30 2025 06:19:00	JPMCB CARD, P.O. Box 6294, Carol Stream, IL 60197-6294
42450184	+ EDI: CAPITALONE.COM	Apr 30 2025 06:19:00	Kohl's, N56 W17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
42450185	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 30 2025 02:36:04	LVNV FUNDING LLC, P.O. Box 10584, Greenville, SC 29603-0584
42450191	Email/Text: bankruptcygroup@sce.com		

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		Apr 30 2025 02:31:00	Southern California Edison, P.O. Box 800, Rosemead, CA 91770
42450187	+ EDI: SYNC		
		Apr 30 2025 06:19:00	SYNCB/CARE CREDIT, P.O. Box 71715, Philadelphia, PA 19176-1715
42450188	+ EDI: SYNC		
		Apr 30 2025 06:19:00	SYNCB/VNMO, P.O. Box 71715, Philadelphia, PA 19176-1715
42450175	+ EDI: VERIZONCOMB.COM		
		Apr 30 2025 06:19:00	VERIZON WIRELESS, P.O. Box 408, Newark, NJ 07101-0408

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
42450177	*+	AFFIRM INC, 650 California Street, 12th Floor, San Francisco, CA 94108-2716
42450182	*+	First Premier Bank, P.O. Box 1348, Sioux Falls, SD 57101-1348

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2025

Signature: /s/Gustava Winters

<b>Information to identify the case:</b>			
Debtor 1:	Celeste Melissa Garcia		Social Security number or ITIN: xxx-xx-7889
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Central District of California		Date case filed for chapter: 13 4/29/25
Case number:	6:25-bk-12772-SY		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

5/24

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Celeste Melissa Garcia	
<b>2. All other names used in the last 8 years</b>	dba Venue 19, dba Joshua Tree and the Best Sunset Venue	
<b>3. Address</b>	3636 Warren Vista Ave. Yucca Valley, CA 92284	
<b>4. Debtor's attorney</b> Name and address	Celeste Melissa Garcia 3636 Warren Vista Ave. Yucca Valley, CA 92284	Contact phone _____ Email: None
<b>5. Bankruptcy trustee</b> Name and address	Rod Danielson (TR) 3787 University Avenue Riverside, CA 92501	Contact phone (951) 826-8000 Email: notice-efile@rodan13.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	3420 Twelfth Street, Riverside, CA 92501-3819	Hours open: 9:00AM to 4:00 PM Contact phone 855-460-9641 Dated: 4/29/25

6/KR6

**For more information, see pages 2 and 3**

Debtor **Celeste Melissa Garcia**Case number **6:25-bk-12772-SY**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath by the trustee and by creditors. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 4, 2025 at 09:00 AM</b>  <b>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</b>	Location:  <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 376 608 2241, and Passcode 7122449023, OR call 1 909 498 7843</b>  For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a> .
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"><li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li><li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 8/4/25</b>     <b>Filing deadline: 7/8/25</b>  <b>Filing deadline: 10/27/25</b>
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim.  Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors		
<b>9. Hearing on Confirmation of Plan</b>	The hearing on confirmation will be held on: <b>7/1/25 at 01:30 PM</b> , Location: <b>3420 Twelfth St., Ctrm 302, Riverside, CA 92501</b>  The plan will be sent separately by the debtor.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The plan will be sent separately by the debtor, and the confirmation hearing will be held on the date shown in line 9 of this notice. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

For more information, see pages 1 and 3

Debtor **Celeste Melissa Garcia**

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<b>14. Proof of Debtor Identification (ID) and Proof of Social Security Number(SSN)</b>	<p>The U.S. Trustee requires that individual debtors must provide to the trustee at the meeting of creditors an original picture ID and proof of SSN. Failure to do so may result in the U.S. Trustee bringing a motion to dismiss the case. Permissible forms of ID include a valid state driver's license, government or state-issued picture ID, student ID, military ID, U.S. Passport or legal resident alien card. Proof of SSN includes Social Security Card, current W-2 form, pay stub, payment advice, IRS Form 1099, Social Security Administration Report, or other official document which indicates name and SSN.</p>
<b>15. Failure to File a Statement and/or Schedule(s)</b>	<p><b>IF THE DEBTOR HAS NOT FILED A STATEMENT AND/OR SCHEDULE(S) AND/OR OTHER REQUIRED DOCUMENTS</b>, the debtor must do so, or obtain an extension of time to do so, within 14 days of the petition filing date. Failure to comply with this requirement, or failure to appear at the initial section 341(a) meeting of creditors and any continuance, may result in dismissal of the case, unless leave of court is first obtained. If the debtor's case has not already been dismissed, AND DEBTOR FAILS TO DO ONE OF THE FOLLOWING WITHIN 45 DAYS AFTER THE PETITION DATE, subject to the provisions of Bankruptcy Code section 521(i)(4), the court WILL dismiss the case effective on the 46th day after the petition date without further notice: (1) file all documents required by Bankruptcy Code section 521(a)(1); or (2) file and serve a motion for an order extending the time to file the documents required by this section.</p> <p><b>SI EL DEUDOR NO HA PRESENTADO UNA DECLARACIÓN Y/O LISTA(S) DE ACREEDORES Y/U OTROS DOCUMENTOS REQUERIDOS</b>, tendrá que hacerlo dentro de un plazo de 14 días a partir de la fecha de presentación de la petición o tendrá que obtener una extensión del plazo para hacerlo. Si no cumple usted este requisito, o si no comparece a la junta 341(a) inicial de acreedores o a cualquier aplazamiento, esto resultará en que se declare sin lugar el caso, a menos de que obtenga un permiso del tribunal. Si no se ha declarado sin lugar el caso del acreedor, Y EL ACREEDOR NO HACE UNA DE LAS SIGUIENTES COSAS DENTRO DE UN PLAZO DE 45 DÍAS A PARTIR DE LA FECHA DE LA PETICIÓN, de acuerdo con lo dispuesto en la sección 521(i)(4) del Código de Quiebras, el juez DECLARARÁ el caso sin lugar a partir de el 46o día después de la fecha de presentación de petición sin más notificación: (1) registrar en actas todos los documentos que requiere la sección 521(a)(1) del Código de Quiebras; o (2) registrar y hacer entrega formal de una moción para pedir una orden que extienda el tiempo en que se pueden registrar en actas los documentos que requiere dicha sección.</p>
<b>16. Failure to Appear at the Section 341(a) Meeting and Hearing of Confirmation of Chapter 13 Plan</b>	<p>Appearance by debtor(s) and the attorney for debtor(s) is required at both the section 341(a) meeting and the confirmation hearing. Unexcused failure by the debtor(s) to appear at either the section 341(a) meeting and/or the confirmation hearing may result in dismissal of the case.</p>
<b>17. Bankruptcy Fraud and Abuse</b>	<p>Any questions or information relating to bankruptcy fraud or abuse should be addressed to the Fraud Complaint Coordinator, Office of the United States Trustee, 3801 University Avenue Suite 720, Riverside, CA 92501-3200.</p>
<b>18. Assistance for Self-Represented Litigants</b>	<p>For Self-Represented Litigants (individuals who do not have an attorney), see the following link for information on how you may afford an attorney in a chapter 13 case (Chapter 13 Panel for Self-Represented Litigants): <a href="https://www.cacb.uscourts.gov/local-and-county-bar-associations-lawyer-referral-options">https://www.cacb.uscourts.gov/local-and-county-bar-associations-lawyer-referral-options</a>.</p>

**For more information, see pages 1 and 2**